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4-1701

Patent Application  
Attorney Docket No.: 52493.000121

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: :  
Robin C. Ruth, et al. :  
Appln. No.: not yet filed : Group Art Unit: Unassigned  
Filed: concurrently herewith : Examiner: Unassigned  
For: SYSTEM AND METHOD FOR :  
ADMINISTERING A FINANCIAL :  
PROGRAM INVOLVING THE :  
COLLECTION OF PAYMENTS :

11033 U.S. PTO  
09/773539  
02/02/01

Assistant Commissioner  
for Patents  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with the duty under 37 C.F.R. § 1.56 of each individual associated with the filing and prosecution of the above-identified patent application (hereinafter, "associated individuals") to disclose all information known to that individual to be material to patentability, Applicant(s) hereby submits attached Form PTO-1449 (modified) listing cited references. This submission is made in accordance with 37 C.F.R. §§ 1.97 and 1.98 and § 609 of the Manual of Patent Examining Procedure.

Applicant(s) hereby expressly reserves the right to swear behind the effective dates of any of the cited references. Applicant(s) further reserves the right to question the relevance, materiality, and/or prior art status of any of the cited references in whole, in part, or in

combination, subsequent to the filing of this information disclosure statement. This information disclosure statement is also not to be construed as a representation that a search has, or has not, been conducted or that no better art exists.

The Examiner is respectfully requested to consider each of the cited references, to indicate such consideration by initialing in the space provided next to each cited reference on the enclosed Form PTO-1449 (modified), to sign the initialed Form PTO-1449 (modified), and to return a copy of the same with the next communication to the Applicant(s).

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

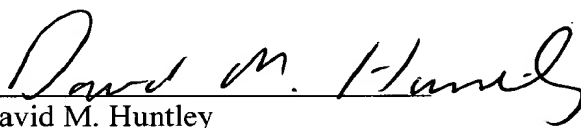
In accordance with 37 CFR § 1.97(b), this information disclosure statement is being filed (i) within three months of the filing date of the above-identified patent application; (ii) within three months of the date upon which the above-identified patent application entered the national stage as set forth in 37 CFR § 1.491; or (iii) before the mailing date of a first Office Action on the merit for the above-identified patent application. Accordingly, no statement or fee is required.

Please charge any shortage in fees due in connection with the filing of this

communication to Deposit Account No. 50-0206, and please credit any excess fees to such deposit account.

Respectfully submitted,

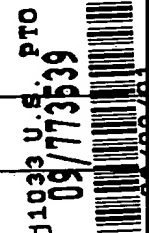
HUNTON & WILLIAMS

By:   
David M. Huntley  
Registration No. 40,309

Hunton & Williams  
1900 K Street  
Washington, DC 20006  
Telephone: (202) 955-1500  
Facsimile: (202) 778-2201

Date: February 2, 2001

<b>FORM PTO-1449</b> <b>(REV. 7-80)</b>  <b>U.S. DEPARTMENT OF COMMERCE</b> <b>PATENT AND TRADEMARK OFFICE</b>  <b>LIST OF MATERIALS CITED BY APPLICANT</b>  (Use several sheets if necessary)	<b>ATTY. DOCKET NO.:</b> 52493.000121	<b>SERIAL NO.:</b> NOT YET ASSIGNED
	<b>INVENTOR'S NAME:</b> Ruth et al.	<b>EXAMINER:</b> Not yet assigned
	<b>FILING DATE:</b> February 2, 2001	<b>GROUP:</b> Not yet assigned



### U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
		5,429,506	7/4/95	Brophy et al.			
		5,479,344	12/26/95	Keziah, Jr.			
		5,631,828	5/20/97	Hagan			
		5,752,236	5/12/98	Sexton			
		6,041,304	3/21/00	Meyer et al.			

### FOREIGN PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	TRANSLATION	FILING DATE
						Yes      No	

### OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)


<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	